

In re:
Max Kusnetz
Debtor

Case No. 21-10754-SC
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0973-8
Date Rcvd: Jul 12, 2021

User: admin
Form ID: 318a

Page 1 of 2
Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 14, 2021:

Recip ID	Recipient Name and Address
db	Max Kusnetz, 4801 Red Bluff Circle, Irvine, CA 92604-2475
40710690	+ Cardiology Specialists Santa Ana, 700 N. Tustin Ave., Santa Ana, CA 92705-3602
40710691	+ Catherine Weinberg, Esq., BUCKNER, ROBINSON & MIRKOVICH, 3146 Red Hill Ave., Ste. 200, Costa Mesa, CA 92626-3415
40710692	+ Credit Control, LLC, p.o. bOX 546, Hazelwood, MO 63042-0546
40710693	+ Creditors Bureau, 757 L St., Fresno, CA 93721-2998
40710694	+ Department of Industrial Relations, Labor Commissioner Office, 2 MacArthur Pl. Ste. 800, Santa Ana, CA 92707-7703
40710695	+ Genesis, P.O. Box 23039, Columbus, GA 31902-3039
40710696	+ Greg Henke, 17191 Beach Blvd., Huntington Beach, CA 92647-5908
40710697	+ Hoag Endoscopy Center, 16405 Sand Canyon, Ste. 110, Irvine, CA 92618-3786
40710698	+ Hoag Memorial Hospital, 2975 Red Hill Ave., Ste. 200, Costa Mesa, CA 92626-1206
40710699	+ Jason Randall, c/o Wallace Hammons, Esq., HAMMONS & ASSOCIATES, INC., 2601 Airport Dr., Ste. 250, Torrance, CA 90505-6141
40710700	+ Jonathan Ahdoot, MD, 15775 Laguna Canyon Road, Ste. 290, Irvine, CA 92618-7705
40710703	+ Mission Regional Hospital, P.O. Box 550943, Dallas, TX 75355
40710705	+ Optimum Outcomes, P.O. Box 660943, Dallas, TX 75266-0943
40710706	+ PHA-Irvine, P.O. Box 3589, Newport Beach, CA 92659-8589
40710708	+ PPII, LLC, James Prause, 30275 Tomas, Rancho Santa Margarita, CA 92688-2123
40710709	+ Specialized Loan Servicing, LLC, P.O. Box 60535, City of Industry, CA 91716-0535
40710711	+ Theodore Robins, Inc., 2060 Harbor Blvd., Costa Mesa, CA 92627-5556
40710712	+ Universal Financial Systems, P.O. Box 2439, Chino Hills, CA 91709-0082

TOTAL: 19

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: EDD.COM	Jul 13 2021 04:58:00	Employment Development Dept., Bankruptcy Group MIC 92E, P.O. Box 826880, Sacramento, CA 94280-0001
smg	EDI: CALTAX.COM	Jul 13 2021 04:58:00	Franchise Tax Board, Bankruptcy Section MS: A-340, P.O. Box 2952, Sacramento, CA 95812-2952
40710687	+ EDI: GMACFS.COM	Jul 13 2021 04:58:00	Ally Financial, P.O. Box 380902, Minneapolis, MN 55438-0902
40710688	Email/Text: alaxina@balboaunited.org	Jul 13 2021 01:00:00	Balboa Nephrology, 9610 Granite Ridge Road, Ste. B, San Diego, CA 92123
40710689	+ EDI: CAPITALONE.COM	Jul 13 2021 04:58:00	Capital One, P.O. Box 71083, Charlotte, NC 28272-1083
40710701	+ Email/Text: PBNCNotifications@peritussservices.com	Jul 13 2021 00:59:00	Kohls, P.O. Box 60043, City of Industry, CA 91716-0043
40710704	Email/Text: orangecountybk@ttc.ocgov.com	Jul 13 2021 01:00:00	O.C. Treasurer-Tax Collector, P.O. Box 1438, Santa Ana, CA 92702-1438
40710707	EDI: PRA.COM	Jul 13 2021 04:58:00	Portfolio Recovery, P.O. Box 12914, Norfolk, VA 23541
40710710	EDI: CALTAXFEE		

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Jul 13 2021 04:58:00

State Board of Equalization, Account Info Grp,
MIC: 29, P.O. Box 942879, Sacramento, CA
94279-0029

TOTAL: 9

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
intp		Courtesy NEF
40710702		Miguel Becerra

TOTAL: 2 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 14, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 12, 2021 at the address(es) listed below:

Name	Email Address
Andrew S Bisom	on behalf of Debtor Max Kusnetz abisom@bisomlaw.com
Avi Schild	on behalf of Interested Party Courtesy NEF bk@atlasacq.com
Jeffrey I Golden (TR)	lwerner@wglp.com jig@trustesolutions.net;kadele@wglp.com
Robert P Zahradka	on behalf of Interested Party Courtesy NEF caecf@tblaw.com
United States Trustee (SA)	ustpregion16.sa.ecf@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1	<u>Max Kusnetz</u>	Social Security number or ITIN	xxx-xx-6078
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	_____	Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court Central District of California			
Case number: 8:21-bk-10754-SC			

Order of Discharge – Chapter 7

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Max Kusnetz
fdba Riteway Auto Paint & Bodyworks

[include all names used by each debtor, including trade names, within
the 8 years prior to the filing of the petition]

Debtor 1 Discharge Date: 7/12/21

Dated: 7/12/21

By the court: Scott C Clarkson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

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For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.